

Angie Perez  
7920 Dartmoore Ln  
Columbia, SC 29223  
(803) 553-2813

March 23, 2016

Insurance Company: Blue Cross Blue Shield (BCBS) Blue Essentials Marketplace  
Member ID: ZCF280764281414

Dear Governor Haley,

I am suffering with the effects of stage IV lung cancer and with what appears to be false promises from Obamacare. I urgently need your help with my insurance company. My insurance company is happy to receive my monthly premiums, but unwilling to pay for my medical bills.

I am a retired US Postal Service employee who has stage IV lung cancer, first diagnosed July 24, 2015. The cancer and its treatments caused spinal nerve damage and weakened my legs until I was no longer able to walk and had to go to the ER in August 2015. I have not been home since my trip to the ER. I went to Palmetto Health (PH) Richland, National Health for a few weeks, then back to PH Richland for an extended stay as I battled dangerously low oxygen saturation, blood clots, issues with my esophagus, eating (a PEG, percutaneous endoscopic gastrostomy, had to be inserted for nourishment), and associated maladies.

Through 2015, I was enrolled in the BCBS Federal Employee Program (FEP) insurance program and everything was paid for with minimal problems. Effective January 1, 2016, I changed my insurance to BCBS Blue Essentials (Marketplace from Obamacare) thinking this program, though significantly more expensive, was a better match for my continuing health issues. BCBS Blue Essentials has refused to pay my hospital stay (January 1 – January 21<sup>st</sup>) and to pay for my stay at the rehab facility at which I currently reside (expenses accrued since February 21<sup>st</sup>)—Pruitt Blythwood. BCBS refused to pay for my hospital stay because I was “custodial.” At no time during this period was I custodial: “custodial care is maintenance care provided by family members, health aides or other unlicensed individuals after an acute medical event when an individual has reached the maximum level of physical or mental function (<http://www.anthem.com>).”

I have never been custodial because I began rehab services in October 2015 and only had a break from rehab due to my extended stay at the hospital. While in the hospital I restarted physical therapy/occupational therapy (PT/OT) on December 14, 2015, the first time I was physically and medically able. I continued to perform PT/OT in the hospital, slowly improving, and then moved to focus on my rehab at Pruitt Healthcare Blythwood.


I have continued to improve physically and am planning to go home in a few weeks. I am now walking with a rollator/walker.

First, BCBS said that they would not pay for my care because I was "well enough to go home." Then, later they said they would not pay for my care because I was "custodial." But I am still improving and getting stronger—I have not "reached my maximum level of physical or mental function."

I have always tried to do the right thing and thought others would do the same. I suppose I should not be surprised that big business (BCBS) does not play fair and is unwilling to meet their commitments.

I respectfully request your assistance in this matter. PH Richland, Pruitt Healthcare Blythewood, and my doctors can all verify that this is true.

Thanks for your help,

A handwritten signature in cursive script that reads "Angie Perez".

Angie Perez

Contacts:

Pruitt Health Blythewood  
1075 Heather Green Dr.  
Columbia, SC 29229  
(803) 382-2300 (telephone)  
(803) 382-2302 (fax)

Social Worker: Janae Moore MA  
Director